

much longer I will be able to pay for the premiums. I only recently got a temporary contractor job that can end at any time.

After 37 years of employment with the same company, it is sad to think that after all those years, I am unable to afford to pay my insurance premiums and unable to collect my Social Security since I retired early.

As my anxiety and stress increase, additional health problems have surfaced. I am not old enough to qualify for Medicare and unable to afford private insurance or COBRA.

I'm asking for your help in supporting health reform that benefits all Americans.

Beatrice is another example. She has worked for a company—as did Wilkins from Youngstown, who worked for some 30-plus years, 38 years. Beatrice from the Akron area has worked at the same place for 37 years. Both lost their jobs. Both can't afford COBRA. Both can't get insurance. Both are seeing their health compromised.

If you have worked someplace for 30 years and you are in your 50s and you are hoping you can stay alive and stay more or less healthy until you are 65, think of the stress that comes with that; the stress of trying to find insurance; the stress of fighting with insurance companies if you do have a pre-existing condition or they put a cap on their coverage and what that does to people's health care. No place in the world, no developed, wealthy nation such as ours puts their citizens through these constant battles with insurance companies, these unending fights when insurance companies do all they can to take coverage away from people who thought they had coverage.

I spoke to the Fendley Rotary today in a community in northwest Ohio which experienced terrible flooding a couple of years ago and I am working with them to help with the Army Corps of Engineers to get a flood mitigation project put together so these floods don't continue to happen on the Blanchard River. We were talking about the insurance industry.

I don't dislike the insurance industry. I think they do what they have to do because they compete with one another and each does these same business practices. But understand, first, they don't want to cover you if you are not healthy. They would rather not write an insurance policy if you are not healthy, so they hire all kinds of people to make sure they don't take you if you have a preexisting condition or if they think you are going to be an expensive risk. That is on the one hand. Then on the other hand, if you have already been insured by this company, if you already have insurance, they have a whole battery of employees who are there to try to deny coverage. I read the other day that close to 30 percent of claims are initially denied by insurance companies—30 percent. So the insurance industry spends all this money to keep people out who are sick, whom they don't want to insure, to find out if there is any preexisting condition or other reasons not to insure them; and then they hire a whole battery of peo-

ple to try to deny payment, to deny claims if you have an expensive claim against the insurance company.

Again, no other country in the world does that. A lot of countries rely on private insurance, but they are private not-for-profit insurance companies. They are not companies that try to exclude you from getting coverage, and then if you have coverage and you get really sick, try to cut you off so you don't get your costs paid for, you don't get your claims paid for. It is simply a business model that works for the insurance industry, but it sure doesn't work for the American public. It doesn't work for people who thought they had decent insurance.

The last letter I will read comes from James. James writes:

I've paid all of my life for health insurance and now I can't afford it because I'm unemployed. Because I had no insurance, I've had to go to the emergency room, which cost me over \$1,300. I've worked and had health care all my life and now I'm told it could cost me \$100 up front to even be seen by a doctor. We need a health care system that works for all of us.

One story, one letter after another. I know when the Presiding Officer is in Fairbanks or Anchorage or anywhere around Alaska, he is hearing the same thing from people, through letters and individual conversations from so many people who thought they had good insurance, only to find out they don't when they get sick; people who are just hanging on until they can get a good government plan, Medicare, when they turn 65; people who have worked hard all of their lives and played by the rules and feel like a discarded old shoe, as the gentleman from Youngstown wrote.

I think about what our health care plan will do and how we are going to change the system and make it work for these four people in Ohio and for hundreds of millions of people around the country, where anyone who is satisfied with their health insurance under our plan will be able to keep it, and at the same time we are going to build consumer protections around those plans. We are going to ban certain practices, including no more pre-existing condition exclusions, no more discrimination based on disability and gender and geography and age and race or anything else. No more saying to women, You can't get coverage because you were a victim of domestic violence and that is a preexisting condition. Believe it or not, insurance companies do that sometimes. No more saying to a woman who had a C-section, Sorry, you can't get insurance, that is a pre-existing condition because the next baby will have to be a C-Section again and that is too expensive for us.

The second thing the bill will do with consumer protections built around it is it will assist small business, giving incentives to small businesses to cover employees.

Third, this legislation will provide insurance for people who don't have coverage or who are dissatisfied with their coverage.

Fourth, this legislation will provide a public option so that anyone who chooses can go into the public plan, not necessarily go to CIGNA or Aetna or United or Medical Mutual in my State, or one of the private insurance companies. That means when people have the public option, it will keep the insurance industry honest because they won't get away with gaming the system because they have a competitor such as the public option that will compete directly with them. It will mean the public option will help to drive prices down because it will make private insurance more affordable, more efficient. Private insurance companies will no longer be able, because of the competition, to pay \$24 million CEO salaries such as Aetna does and so many other private insurance companies do. It will mean that people have more choice in southwest Ohio.

In the Cincinnati-Dayton area, there are two insurance companies that provide 85 percent of the insurance and that is simply not competitive. That is why these monopolistic practices that insurance companies engage in so often run counter to the public interests. That is why the public option is so important: to get people choice, to discipline the insurance companies, to bring in competition, to keep prices down, and it will matter as we move forward.

I thank the Presiding Officer for the time on the Senate floor. This legislation will be debated over the next couple of weeks. We know that 70 percent or two-thirds of the American public want a public option. We know a poll by the Robert Wood Johnson Foundation says more than 70 percent of doctors want a public option. We know an overwhelming number of Democrats of both the Senate and House, 90 percent, support a public option. As I said, almost two-thirds of the public, through consistent polling for the last month, and month after month after month, shows that two-thirds of the public support the public option. It makes sense. It makes a good health care bill that much better. It makes the system work that much better for people who have insurance now and people who don't have insurance, but especially all of us who worry so much about the health care costs in this country and how they have spiraled out of control.

I thank the President and yield the floor and suggest the absence of a quorum.

**THE PRESIDING OFFICER.** The clerk will call the roll.

The legislative clerk proceeded to call the roll.

**MR. BROWN.** Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

**THE PRESIDING OFFICER.** Without objection, it is so ordered.

#### UNANIMOUS CONSENT AGREEMENT—S. 1776

**MR. BROWN.** Mr. President, I ask unanimous consent that the cloture

vote on the motion to proceed to S. 1776 occur at a time to be determined with the concurrence of the two leaders.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### UNANIMOUS CONSENT AGREEMENT—H.R. 2892

Mr. BROWN. Mr. President, I ask unanimous consent that on Tuesday, October 20, following a period of morning business, the Senate proceed to the consideration of the conference report to accompany H.R. 2892, the Homeland Security Appropriations Act, with debate on the conference report limited to 3 hours and 15 minutes, with the time divided as follows: 1 hour under the control of the majority leader or his designee, and 2 hours and 15 minutes under the control of the Republican leader or his designee; that if any points of order are raised, any votes on the motions to waive occur upon the use or yielding back of all time identified above; further, that upon disposition of the points of order, and if the motions to waive are successful, the Senate then vote immediately on adoption of the conference report, with 2 minutes of debate, equally divided and controlled, prior to any sequence of votes with respect to the conference report.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### IRAN REFINED PETROLEUM SANCTIONS ACT

Mr. KYL. Mr. President, in the coming weeks, the Senate will consider S. 908, the Iran Refined Petroleum Sanctions Act. Passing this bill should not be difficult 76 Members of this body are registered as cosponsors—but it is vital that we do.

I support strong sanctions to build pressure on Iran to end its illegal nuclear weapons program, which, in light of the recent disclosure of the Qom uranium enrichment facility, may be far more advanced than we realize.

However, China and Russia continue to thwart meaningful action in the United Nations Security Council. As Bob Robb, a columnist for the Arizona Republic notes, both nations have commercial ties to the Iranian regime and are unlikely to abandon their interests and assist the United States in building pressure on the Iran.

Mr. Robb also emphasizes that U.S. efforts to halt Iran's nuclear program have taken on a new urgency after the President cancelled the deployments of the ground-based interceptors to Poland and the Czech Republic.

Had the President managed to get support from Russia for more sanctions on Iran in exchange for sacrificing missile defense, things might look different. However, as shown by Secretary Clinton's recent visit to Moscow, Russia's position has not changed, and the U.S. has nothing to show for breaking

its strategic commitments with two important allies.

Time is not on the administration's side. Every day the Iranians stockpile more uranium and get closer to having long-range missiles capable of delivering the world's most dangerous weapons against our allies, our deployed forces, and our homeland. The time to act is now.

Mr. President, I ask unanimous consent that the op-ed by Mr. Robb be printed in the RECORD.

There being no objection, the material was ordered to be printed in the RECORD, as follows:

#### IRAN A TEST OF OBAMA'S NEW DIPLOMACY (By Robert Robb)

Iran is providing a premature and very high-risk test of President Barack Obama's new approach to American diplomacy.

Simplified, the thesis of the new Obama approach is that if the United States plays nicer with others, others will play nicer with us and be more willing to help do tough things.

I've never held out much hope for the Obama approach. I believe that nations generally act in their self-interest without regard to sentiments about other countries.

On the other hand, the Bush administration's blustery approach only made the rest of the world more hostile and resentful, which wasn't in our self-interest. So, it was worth giving the Obama approach a whirl.

The Obama approach, however, was intended to generate good will over time. The United States would cooperate more on international issues such as climate change and in international organizations such as the U.N. We would engage in direct diplomacy with troublesome regimes such as in Iran, North Korea, Syria, Venezuela and Cuba, all of which Obama said would receive presidential meetings in his first year in office.

After showing good will and willingness to engage in direct diplomacy, the rest of the world would be more willing to support the United States if tougher efforts to rein in dangerous rogue behavior nevertheless proved necessary, went the theory.

Iran has spoiled and short-circuited the rollout of the new Obama diplomacy. The disputed Iranian election made it difficult to engage in direct diplomacy with the current government without appearing to give the back of the hand to those risking their lives to protest its illegitimacy. Iranian President Mahmoud Ahmadinejad stepped up his attacks on Israel's right to exist. And Iran remains unflinching and deceitful about its rapidly-developing nuclear program.

So, the Obama administration is going to have to test its new diplomatic approach before laying all the prerequisites by trying to organize strong sanctions against Iran. It increased the stakes for such diplomacy greatly by abandoning the missile defense complex in Poland at least in part, it seems clear, to induce greater cooperation on Iran by Russia.

Sanctions would have to be crippling to have any hope of forcing Iran to abandon its nuclear ambitions. Only the equivalent of a non-military embargo on gasoline imports is thought to have sufficient effect to possibly get the job done.

To be effective, a ban on Iranian gasoline imports would require extraordinary international cooperation. Western powers might adopt them, and indeed Western suppliers have already been cutting ties to Iran. But gasoline is transportable and tradable, so masking its origins is difficult but doable.

The national interest calculations would suggest that Russia and China are unlikely to go along with potentially effective sanctions against Iran, officially or unofficially. Iran is a client of Russia's on nuclear technology and military apparatus. China is a client for Iranian oil, which provides 15 percent of China's crude supplies.

They also have the interest Robert Kagan has cited that all autocratic regimes have in thwarting efforts to pressure and delegitimize other autocratic regimes.

The need to very quickly cobble together an effective sanctions regimen against Iran is an unfair test of Obama's new approach. But it's the test that has to be taken.

If the effort to impose effective sanctions fails, as it is likely to do, the Russian gambit will prove very costly.

If sanctions fail and Israel doesn't act, the world may have to live with an Iran capable of producing a nuclear weapon. In that world, the Poland missile defense complex would have been very valuable.

The Obama administration said that it was abandoning the Poland complex designed to shoot down long-range missiles because the intelligence suggested Iran has slowed down the development of its long-range capability. It's hard to credit that. Iran has successfully tested a two-stage rocket and put a satellite in space.

Theater missile defense, which the Obama administration says it will emphasize more, is important. But in a world with a nuclear-capable Iran, so is the European missile defense against long-range threats the Obama administration just abandoned.

#### ADDITIONAL STATEMENTS

#### TRIBUTE TO LOUISIANA WWII VETERANS

● Ms. LANDRIEU. Mr. President, I am proud to honor a group of 92 World War II veterans from all over Louisiana who travelled to Washington, DC, on October 10 to visit the various memorials and monuments that recognize the sacrifices of our Nation's invaluable servicemembers.

Louisiana HonorAir, a group based in Lafayette, LA, sponsored this trip to the Nation's Capital. The organization is honoring surviving World War II Louisiana veterans by giving them an opportunity to see the memorials dedicated to their service. The veterans visited the World War II, Korea, Vietnam, and Iwo Jima Memorials. They also traveled to Arlington National Cemetery.

This was the second of three flights Louisiana HonorAir made to Washington, DC, this fall. It is the 19th flight to depart from Louisiana, which has sent more HonorAir flights than any other State to the Nation's Capital.

World War II was one of America's greatest triumphs but was also a conflict rife with individual sacrifice and tragedy. More than 60 million people worldwide were killed, including 40 million civilians, and more than 400,000 American servicemembers were slain during the long war. The ultimate victory over enemies in the Pacific and in Europe is a testament to the valor of American soldiers, sailors, airmen, and